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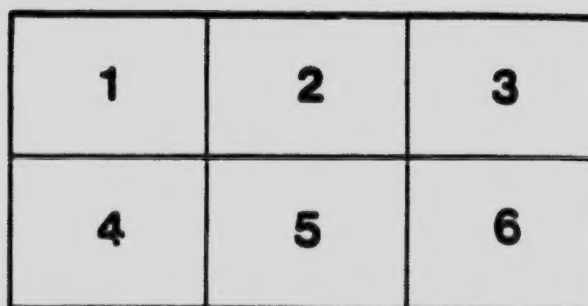
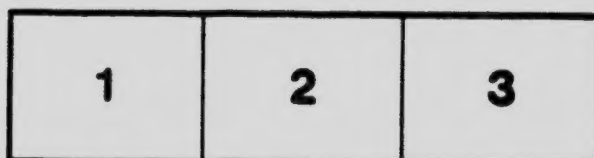
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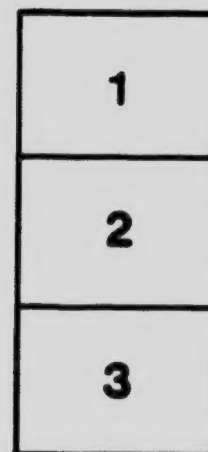
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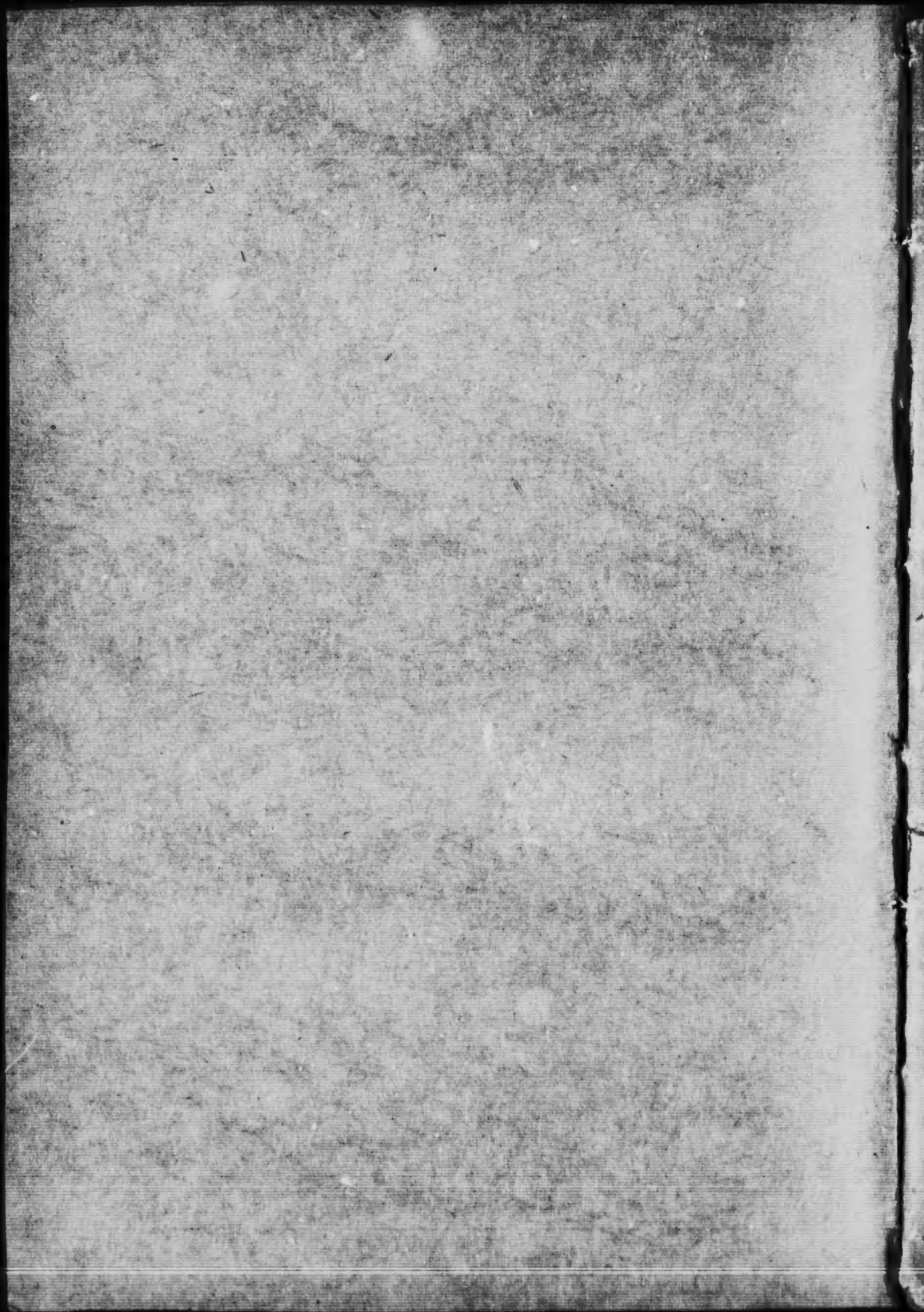
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Introduction



This little book does not aspire to be a treatise on Banking, but only to give simple definitions of some of its forms, and brief directions how to conduct ordinary transactions with a chartered Bank. Probably most business men are familiar with these things, but there are many people, who from lack of experience regard them as involved and mysterious. To such it is hoped that the following information and suggestions may be of use.



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The
Confederation
Life

The best way

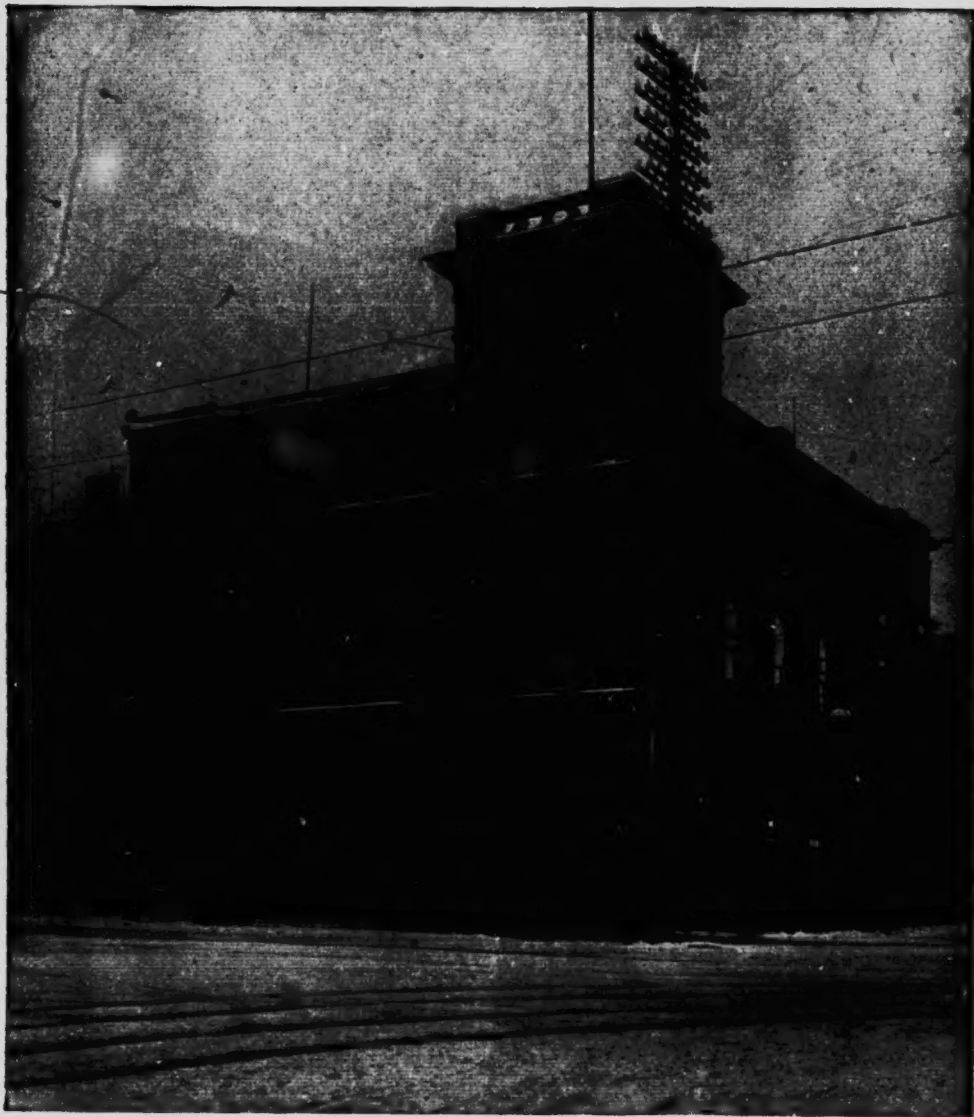
*To save money and at the same time
furnish protection for your family is by
an Accumulation Policy in the*

Confederation Life

ASSOCIATION

*Full information sent on application to
the Head Office or to any of the Associa-
tion's agents.*

Head Office Toronto, Can.



Bank of Hamilton, Head Office, Hamilton

Insure in the
Federal Life
Assurance Co.
of Canada

1. *THIS COMPANY has paid Policy-holders in cash profits and allowed in reductions more than 12 per cent. of its total premiums.*
 2. *Its affairs are economically administered.*
 3. *Its investments are profitably and carefully managed.*
 4. *Its Death and other Claims are promptly paid.*
 5. *It is a purely Canadian Company, making all its investments in Canada and holding them for the protection of Canadian Policy-holders.*
 6. *Its Policies contain privileges and options most advantageous to the insured.*
-

Head Office : Hamilton

DAVID DEXTER,
President and Managing Director.

HINTS ON BANKING

What is a Bank ?

A bank is a public corporation which deals in money in all its forms. It may carry on business as a dealer in gold and silver, coin and bullion, and issue notes for circulation as money. It may receive deposits, whether in the form of cash, cheques or drafts. It may lend money on security, discount bills of exchange and promissory notes—buy and sell exchange, bonds, and debentures—make collections, and transmit money to any part of the world. In general, banks facilitate the exchange of commodities, and without them many of the commercial transactions of to-day would be well-nigh impossible.

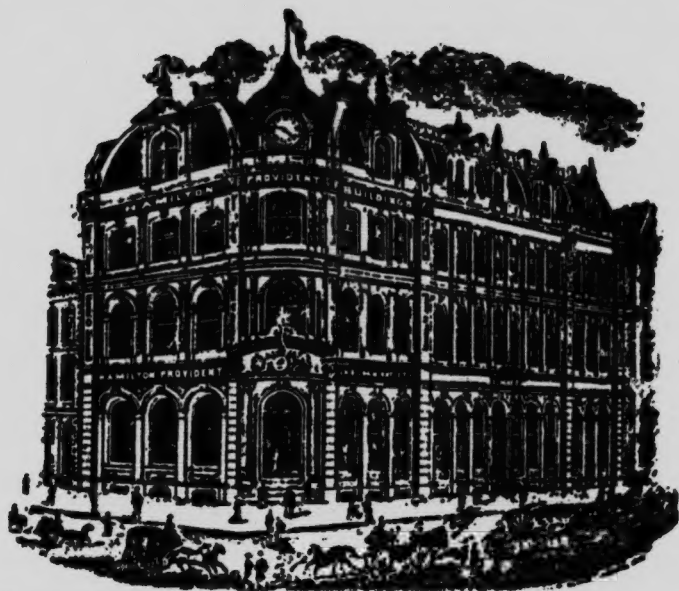
In Canada, a Bank can only obtain a charter to do business from the Dominion Government. It must have a large paid-up capital, and be backed by reputable men. It is restricted to certain lines of business, and has to furnish the Government with certified statements of its position every month. Its shareholders are liable for as much again as the amount of stock they hold. All this is done to fully safe-guard the public.

A private banker, or any person or company, may receive deposits and lend money, but if they use the title "**Bank**," they are liable to a fine of \$1,000, or five years' imprisonment, or both. Private bankers are not under Government or other public supervision.

There are three ways of depositing money in a Bank—in Current Accounts, Deposit Receipts, and Savings Bank Departments. Business accounts are kept in the first, stationary deposits in the second. If you wish to accumulate money and get interest on it you should open an account in the Savings Department.

How to Open a Savings Account.

Take the money you wish to deposit to the "Teller," inform him that you wish to open a **savings** account; give your name and street address, and hand him the money, stating the amount. He will count it and fill up a deposit slip for you, which you must sign to certify that it is right. He will ask you for a specimen of your signature for record. The Ledger-Keeper will then hand you a pass-book showing the amount which you have deposited. See that the entry is correct. This little book is your record, so take great care of it. Be sure to bring it every time you wish to deposit or withdraw. You now have a bank account drawing interest. If you add to it regularly, even small sums, you will be surprised at the neat amount the total will reach.



Head Office C. O. C. F., Hamilton Provident Building

ASSESSMENT SYSTEM

Canadian Order of Chosen Friends

ORGANIZED 1887

HEAD OFFICE, HAMILTON, ONT.

ONE OF THE MOST SUCCESSFUL FRATERNAL INSURANCE AND SICK BENEFIT ORDERS IN CANADA.

ADMITS LADIES AND GENTLEMEN ON THE SAME TERMS. GIVES LIFE INSURANCE AT ACTUAL COST.

LIFE INSURANCE CERTIFICATES issued for \$250, \$500, \$1,000, \$1,500, and \$2,000. The full amount payable at death. Twenty per cent. of one half payable to **YOURSELF** annually, if you become totally disabled by disease or accident. Payments made annually until one half of the amount is paid. An annuity of twenty per cent. of the whole amount payable to **YOU** at the age of 75, if totally disabled by the infirmities of old age. Payments made annually until the whole amount is paid.

THE SICK BENEFIT DEPARTMENT provides for a weekly benefit of \$5.00 for gentlemen and \$3.00 for ladies. In the event of the death of a sick benefit member, a funeral benefit of \$50.00 is paid. Assessments in all departments are made monthly, consequently members know just what they have to pay and where to pay it.

A PURELY CANADIAN Benevolent and Beneficial Society.

SURPLUS FUNDS, \$430,000. 460 Councils. 26,000 members.

For further information apply to

**J. H. BELL, M.D., GRAND COUNCILOR, KINGSTON, ONT.
W. F. MONTAGUE, GRAND RECORDER, HAMILTON, ONT.
W. F. CAMPBELL, GRAND ORGANIZER, HAMILTON, ONT.**

Deposit Slips.

You should learn how to make out your own deposit slips as soon as possible. It is important (both to the depositor and to the bank) that this should be the case. These slips are all preserved and can be produced whenever wanted. Serious mistakes are sometimes avoided in this way. Matters in dispute are often settled by these slips, hence the Teller will ask you to fill out your own slip and not because he wants to escape making a few rapid strokes of his pen. He must adhere to the rules and business methods of the Bank. The slip is made out thus: Write your name on the top line and fill in the date. Enter on the slip first the cash—paper, gold and silver, then the cheques, etc. Enter each cheque separately. Arrange your currency or paper money according to its denomination placing the largest bills at the bottom. For instance, if you have seven \$2 bills, put 7 in front of x 2 and extend 14 in the first column, and so on. Add up the figures in the column and write the amount below. The following is a specimen of a properly filled out deposit slip:

BANK OF HAMILTON

SAYINGS DEPARTMENT.

Credit Jno. A. Smoke

Deposited by do.
25th Aug 1904

4	x	1		4
7	x	9		14
	x	4		
10	x	5		50
1	x	10		10
2	x	90		40
	x	50		
	x	100		
<i>Fiber</i>				530
<i>Cheques</i>				
<i>P. Smith's</i>				1870
				142
<i>Lodges</i> _____				
<i>No.</i> _____				

How to Withdraw Money.

Customers who wish to draw from their savings account should come to the Bank, fill out a receipt, which they furnish, for the amount wanted, and present it to the Teller with the pass-book. He will pay over the money and the Ledger-Keeper will hand back the pass-book, showing an entry of the amount withdrawn and the balance left. See that there is no mistake in either the cash or the entries before leaving the counter.

In filling out a savings withdrawal receipt, write the amount in figures in the right hand corner, date it, express the amount in words on the line ending "dollars," and sign it. That's all. The following is a receipt properly filled out:

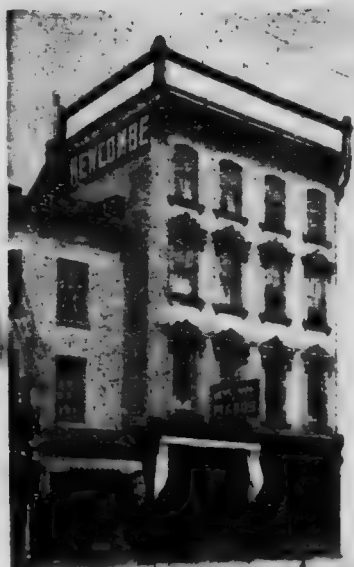
Number of Account	DEPOSITORS MUST ACCOMPANY THIS RECEIPT.	Prin. \$ <u>750.00</u>
14852	Bank of Hamilton.	Int. \$ <u> </u>
Ledger	SAVINGS BANK DEPARTMENT,	\$ <u>750.00</u>
NOT NEGOTIABLE	Hamilton, <u>Aug. 10</u> 190 <u>4</u> .	
	Received from the Bank of Hamilton	
	Seven hundred fifty — Dollars,	
Ledger Keeper.	To be charged to account of <u>J. A. Thomas</u>	

Current Accounts.

A current or running account is one in which you may have placed at your credit, deposits of cash, etc., the present worth of notes discounted or collections made, and to which will be charged any cheques you may draw in favor of yourself or others, and your own notes or acceptances as they fall due. You can thus make the Bank your bookkeeper by depositing all monies received and making all payments by cheque. Business men and all who appreciate the convenience keep current accounts. No interest is allowed. Payment by cheque provides a receipt which prevents disputes. The Bank takes all the risk of overpayment or payment to the wrong person.

Opening a Current Account.

Ordinarily the first step to be taken in opening a Current Account is to secure an introduction to the Manager of the Bank, through some responsible person known to him. This interview will disclose to him the probable magnitude of your future dealings with the concern, and whether your account will be of advantage to the Bank. If you desire specific information, he will cheerfully and courteously answer your enquiries. Having concluded your conference with him, you will make out a deposit slip (for directions how to make out a deposit slip see page 7) and hand it and



T. J. JOHNSTON

Sole representative for HAMILTON and surrounding territory for the renowned

Newcombe & Co. Piano

Which was awarded the Gold Medal at Paris, France, 1900. A strictly high grade piano. Sold on the easy payment plan. A full and complete line of SHEET MUSIC, SMALL INSTRUMENTS, etc. Anything you require in the musical line may be had here.

117 King E., Hamilton

J. S. HAMILTON & CO.

BRANTFORD, ONTARIO

Wine Manfrs. & Brandy Distillers

Proprietors: ST. AUGUSTINE COMMUNION WINE,

L'EMPEREUR CHAMPAGNE, CHATEAU PEELE,

HOCKS AND CLARET, CRUSADER PORT,

J. S. HAMILTON & CO., BRANDY

Agents for Canada for BROWN'S FOUR CROWN SCOTCH,

H. THOMSON & CO. IRISH, CODY & CO. COCOA WINE,

A. MATEQUAN & CO. COGNAC

Our wine houses in Brantford and Pelee Island are the largest in Canada.

the cash to the Receiving Teller, who, upon learning the nature of account you wish to open, will supply you with a pass-book, deposit slips and cheque book adapted to your needs. Tell him what business you are engaged in and its location. He will take a specimen of your signature, and all subsequent signatures and endorsements by you should be written precisely the same, to avoid confusion.

You will be required to endorse all cheques deposited, even if they are payable to bearer, so that the Bank can tell afterwards from whom it received them. This is done by writing your name across the back of the cheque.

Deposit all cheques and drafts coming into your hands the day you receive them if possible. Should the account on which a cheque is given to you be low, the first cheque in is the first paid, whether there is enough to pay others or not, and in the event of any trouble in which any Bank, financial institution or firm, becomes involved, no matter what the nature of it, if you hold unpaid cheques or drafts on them you may be obliged to show that you used due diligence in your efforts to collect, or lose on the amount involved. Then you are in duty bound to give your Bank the chance to collect your money for you as soon as possible. Always give them the use of your money rather than someone else.

Pass-Books.

The pass-book will furnish a record of all your transactions with the Bank, and should always be brought in to have deposits entered at the time you make them. As these credit entries are your receipts, see that the entry by the Ledger-Keeper is correct before leaving the Bank. This book should be left at the Bank at the close of each month to be balanced, and will be returned to you on application a day or two later, showing your balance, accompanied by your cancelled cheques, for which you will be asked to sign a receipt. It is your duty to examine carefully the account and cheques, and report at once any possible errors.

The pass-book, while kept by the customer, is really the property of the Bank, and nothing should be written in it by the depositor. The custom of some persons using their Bank pass-books as personal memorandum books causes endless annoyance and labor to the Ledger-Keeper, who has to handle large numbers of these books in a short space of time.

Cheques—How to Draw Them.

The most common and at the same time the most convenient way of making payments is by the use of cheques. A cheque is simply an order on the Bank for money, signed by one who has funds there, and is payable on demand to a specified person, or his order, or to bearer.

In drawing a cheque, the first thing necessary is to write the date in the upper right-hand corner, then on the second line the name of the person to whom it is to be paid and the amount in

Meakins and Sons, Limited

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Factory and Warehouse
HAMILTON, ONT.

Branch warehouses at
MONTREAL,
59 St. Henry St.

TORONTO,
103 Church St.

The Waterous Engine Works Co. Limited
BRANTFORD CANADA



Manufacturers of full lines of SAW MILL MACHINERY
Write us for prices and catalogues



Bank of Hamilton, Winnipeg



Travelling Cranes and Pumping Machinery

For all purposes

Single, Duplex, Triplex & Centrifugal Pumps

The SMART-TURNER MACHINE CO.

HAMILTON, CANADA

Limited

RALSTON'S EZYSHINE



*The King of all Shoe
Polishes.*

Shines in a minute.

Shines for a week.

100 shines, 10 cents.

Robt. Ralston & Co.

HAMILTON, ONT.

ROBERT SOPER

Practical Sailmaker and
Manufacturer of . . .

Tents, Awnings, Covers

Flags, Bunting, Oiled Clothing, Cotton Sail, Canvas and Duck
ESTIMATES CHEERFULLY FURNISHED

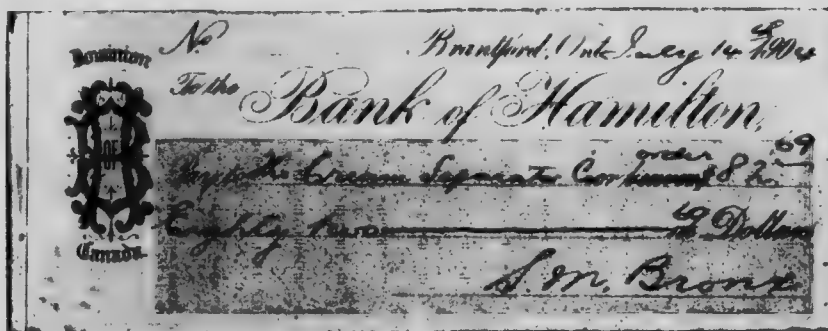
369 and 371 Bay St. North

-

Hamilton, Ontario

figures. The amount in the body of the cheque should be expressed in words, beginning at the extreme left of the blank line for that purpose. Draw a heavy line from where the writing ends to the word "Dollars." This will make it more difficult for a subsequent holder to "raise" the amount by inserting a word or two before or after the amount you have written. There is more in this suggestion than at first appears. You are responsible in not using care to prevent fraud, and the law may hold you for the loss which some innocent third party has sustained who, knowing your financial standing and ability, has taken your cheque in good faith.

The following specimen shows a cheque properly filled out:



Certified Cheques.

A certified cheque is a cheque guaranteed by the Bank on which it is drawn, to be good when properly endorsed. This guarantee is stamped across the face and initialed by a responsible officer of the Bank. This is a legal acceptance, and binds the Bank to pay the cheque whenever presented.

Never destroy a certified cheque. It has been charged to your account and its payment assumed by your Bank. If you do not use it as intended take it back and arrange with the Manager to replace it to your credit. If a certified cheque has been delivered to the person to whose order it is payable, the Bank will not pay it, even to the drawer, without a release from the payee. The holder is prohibited from altering it in any way, even from "order" to "bearer" after it has been certified. Do not have a cheque certified in favor of anyone with whom you are not certain to make a deal, better draw it in favor of yourself and have it certified; if needed, you can endorse it over to him; if not, it may be deposited to your credit again without trouble.

Pointers on Cheques.

Never write a cheque with lead pencil—always use ink.

It is safer to draw cheques payable "to order," as those drawn payable "to bearer" will be cashed for anyone who presents them.



Bercha Choppers

*Capacity, 60 bushels of corn,
&c., per hour, with 5 h. p.
Write for particulars.*

**The SMART-TURNER
MACHINE CO., Limited**
HAMILTON, CANADA

The LEADING TAILOR *New and desirable pat-
terns to choose from.*
A full selection of early fall creations will soon be ready.

E. J. Breheny, 43 James N., Hamilton
SATISFACTION GUARANTEED. PRICES RIGHT.

We are Headquarters for

ACCOUNT BOOKS. STATIONERY.
OFFICE SUPPLIES.
LEATHER GOODS.
PAPER, every kind.

DIARIES, Office and Pocket.
SPECIAL BOOKS made to order
for Banks, Loan Cos., Merchants, Etc.
BOOKBINDING, every style.

BROWN BROS., Limited
Manufacturing Stationers, Toronto

Never send a cheque drawn to "bearer" through the mails.

In depositing cheques by mail put such words as "Pay to the order of Bank of Hamilton" over your endorsement. If endorsed in blank they can be cashed by anyone who gets possession of them.

Inform the Bank immediately if you lose a cheque, so that its payment may be stopped.

There are no "days of grace" on cheques—they are payable on demand.

Cheques should be presented for payment as soon as possible after they are received. There is danger in holding them.

A cheque does not operate as an assignment of any funds in the Bank.

The duty of a Bank to pay the cheque of its customer will cease on notice of his death.

The property in a cheque sent by mail passes to the person addressed as soon as it is posted.

Overdrawing Contrary to Rules—A Bad Habit.

As a makeshift, sometimes persons date a cheque ahead, or give a cheque for more than their Bank balance, expecting to make it good in time or before it is presented. This is not a good or safe habit. Once formed, it will give you no little uneasiness, and in the long run make trouble. Your Bank, if it honors the cheque, does so by using its own funds, which is contrary to its rules.

The fact of your having kept a credit balance at your Bank for a considerable length of time does not entitle you to overdraw your account without notice.

To make a request for a loan is proper at all times, but to overdraw is not the form in which to make this request, and is something that no Bank Officer takes pleasure in granting.

Deposit Receipts.

These are issued by the Bank for substantial amounts which it is expected will remain undisturbed for some time. Such deposits are not entered in the pass-book, and are not subject to cheque, but can be withdrawn by returning the receipt endorsed. If it is desired to withdraw a part of the amount the receipt must be returned and cancelled, and another issued for the balance left on deposit. Deposit receipts are not negotiable, so cannot be transferred, although the claims represented by them may be assigned. They bear interest from date of issue, provided the money is not disturbed for a specified time. Interest is not credited until asked for. Although not so convenient as savings pass-books they are preferred by some people.

Interest.

Interest is money paid for the use of money. It is usually calculated at a certain rate per cent. (i. e. so much on each hundred dollars) per year. The sum on which it is paid is called the



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STATIONARY**

**GASOLINE
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CYCLE*

*We build the fastest
launches in Canada*

HAMILTON MOTOR WORKS

HAMILTON

CANADA

LIMITED

**Alex. Mars, BOOK BINDER and
Blank Book M'fr.**

16 REBECCA ST., HAMILTON, ONT.

Buntin, Gillies & Co.

LIMITED

*Wholesale Stationers
Paper & Envelope Manufacturers
Stationers' Hardware
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HAMILTON - - MONTREAL

principal. Thus, three per cent. per annum means \$3 interest is allowed on each \$100 of the principal every year. If interest is not drawn when due it may be considered as part of the principal and bear interest in like manner. This is called compounding the interest.

Short Methods of Calculating Interest.

Multiply the principal by as many hundreds as there are days and

For 3 per cent divide by 120	For 8 per cent divide by 45
For 4 per cent divide by 90	For 9 per cent divide by 40
For 5 per cent divide by 72	For 10 per cent divide by 36
For 6 per cent divide by 60	For 12 per cent divide by 30
For 7 per cent divide by 52	

Example.—Interest on \$50 for 30 days at 4 per cent.:

$\$50 \times 30 = \15.00 , which divided by $90 = 16\frac{2}{3}$ cents—the required result.

On savings accounts interest is usually allowed on the minimum monthly balances only. This means that the interest for each month is calculated on the lowest balance at credit during that month. For example, take the following copy of a savings bank pass-book:

BANK OF HAMILTON.

SAVINGS DEPARTMENT.

MONEY DEPOSITED UNDER FOREGOING REGULATIONS

No. *1482* Ledger *A* Folio *355*

DATE	WITHDRAWAL	DEPOSIT	TELLER'S INITIALS	BALANCE
<i>Jan 8</i>		<i>400</i>	<i>S.</i>	<i>400</i>
<i>Jan 31</i>		<i>500</i>	<i>S.</i>	<i>900</i>
<i>Feb 3</i>	<i>300</i>		<i>S.</i>	<i>600</i>
<i>Feb 10</i>		<i>100</i>	<i>S.</i>	<i>700</i>
<i>Feb 20</i>	<i>200</i>		<i>N.</i>	<i>500</i>
<i>Mar 20</i>		<i>180</i>	<i>S.</i>	<i>680</i>
<i>Mar 23</i>	<i>400</i>		<i>S.</i>	<i>280</i>
<i>Apr 19</i>	<i>Int 283 06</i>	<i>3 06</i>	<i>S.</i>	<i>283 06</i>
<i>Apr 19</i>			<i>N.</i>	

For February (28 days) interest would be allowed on the lowest balance in that month, \$500; for March (31 days) interest would be allowed on \$280.

The Bank of Hamilton, however, allows interest from the day on which an account is opened to the day it is closed. A depositor there would also get interest for January, 23 days on \$400, and for April, 19 days on \$280. This is a feature of the Bank of Hamilton's methods.



We manufacture all kinds of BREAD

**Your two best friends---
Your mother and
Mother's Bread**

*A. M. EWING, Sole Manufacturer
HAMILTON, ONT.*

Thousands of homes in Hamilton use it daily.

*Enterprising men desiring to secure
agency for "MOTHER'S BREAD" write at once for quotations.*

A. M. EWING

187 KING ST. WEST

'PHONE 1293

Factory: 91-93 Ashley St.

'Phone 551

HAMILTON, ONTARIO

HEAD OFFICE AND FACTORY
60-62 JAMES STREET AND EXCHANGE
TORONTO



**Steel Portable Fence. Steel Stationary Fence. Steel Truss
Fence Posts. Fence and Posts covered by Can. and U.
S. Patents. Impossible for Steel Fence to rot, burn
heave or sag. Write for catalogue and particulars.**

"We have the BEST SYSTEM of FARM FENCING in the world"

The Malcolm & Souter Furniture Co.

HAMILTON, ONT.

Limited

**Manufacturers of High Grade Furniture. Specialties: Chamber Suites
Parlor Tables, Etc.**

Your Signature.

The Bank has many hundreds of customers on its books and identifies most of them by their signatures. You should be very careful, therefore, to always sign your name precisely the same. For instance, if you gave your signature to the Bank as G. W. Smith, don't afterwards sign as "George W. Smith," or "G. Washington Smith." Married women should sign their own given name with husband's surname. For example, if her given name is Lydia, Mrs. George Brown should sign "Lydia Brown" every time. Do not vary your style of writing. People who cannot write should have their mark witnessed in this way:

his
HARMON X BROWN.
mark

Witness :

J. W. SMITH.

Notice the proper place for the mark between the given and the surname.

Identification.

This is a very necessary banking custom which many persons imperfectly understand. The law makes the Bank responsible for paying a cheque to any but the person to whose order it is payable. The Teller is therefore compelled to require those whom he does not know to be vouched for by some responsible acquaintance of the Bank. The acquaintance does not guarantee that the cheque is good, but only that the person presenting it is the one entitled to receive the money. In the case of out-of-town cheques or cheques on other local Banks, the identifier is usually required to endorse them as well. Of course this makes him responsible to the Bank in case they prove worthless.

It is a good plan when you give a cheque to a person who is not known at the Bank, to get him to endorse it in your presence and then write your name under his. This will save him the trouble of getting some one to identify him at the Bank.

Identification often causes annoyance to people who don't understand it, but it is a protection, not only to the Bank, but to all honest persons, by whom it should not be resented.

What is a Note ?

A promissory note is an unconditional promise in writing signed by the maker, engaging to pay at a determinable future time, a certain sum in money, to a specified person, or to his order, or to bearer.

If there is a condition expressed, its character as a promissory note is destroyed, and it is nothing but an agreement, binding, perhaps, on both parties, but not negotiable.

The HENDERSON Roller Bearing

MANUFACTURING CO.

LIMITED

785 King St. West, Toronto

The HENDERSON ROLLER BEARING is a boon to *ELECTRIC RAILWAYS*, being now in use on several different lines, giving perfect satisfaction and saving about fifty per cent. of power.

Arrangments are being made for the equipment of *Steam Railway Cars* with the Bearings, where a still greater saving of power can be demonstrated, as the greater the weight the greater the proportion of saving in power effected.

Specially adapted for Shafting where the power bill of the manufacturer is much reduced. Noiselessly, without the dripping of oil and efficiently it continues to do its work from year to year.

In addition to the above, the Bearing is specially suited for *Carriages, Automobiles, Bicycles, Motors, Generators* and all classes of journals where friction is a factor. The Bearings are adapted for the ordinary trucks, hangers, wheels, axles, &c.

ALL BEARINGS GUARANTEED

A note payable on a contingency such as: "when a sale is made" or "a ship arrives" would not be a note.

A place where it is payable should be specified in every note. If you make all your notes payable at one Bank, which is your privilege, you will always know where to attend to them. You need not then hunt up the holder, but provide for it there, where the holder will have to present it at maturity.

The maturity of a note is the day on which it falls due and must be paid. In Canada all, except demand notes, bear three days of grace. If the time is expressed in days the actual number of days must be counted; if in months, calendar months are meant, not merely periods of thirty days each. For instance, a note dated October 31st, payable four months after date, would be due the end of February, plus the three days of grace, which gives March 3rd as its maturity. A note due on a Sunday or any legal holiday is payable on the following day. It is customary with Banks to notify the makers of the notes they hold a few days before they are due. But they are not required by law to send any such notice. If they do so it is purely a matter of accommodation.

An innocent holder who has given value for a note before maturity can collect it if the maker or endorser are good for it, no matter what the fraud may have been by which it was obtained, or even if it was stolen.

Payment of a note should never be made except to the actual holder, who can and does deliver it over on receipt of payment, or to the Bank where it is payable. Serious losses constantly occur by neglect of this plain business procedure. Payment even to the supposed holder who has not the note in his possession, is not paying the note, but is simply trusting to his honor to apply the money on the note. He may have transferred it, and if he kept the money the true holder could collect it over again from the maker. His receipt would be worthless as a set-off to such an action.

A note is not invalid by reason that it is not dated, or that it is dated by mistake on Sunday; that it does not specify "value received," or name the place where it is drawn or when it is payable. It might be dated either forward or backward, and yet be binding.

When a note has been lost the debt is not thereby cancelled. If it was lost before maturity the person who was the holder of it can compel the maker to give him another note of the same tenor, giving him security, if required, to indemnify him against all persons in case the original note should be found again.

Sale Notes.

These are specially designed for farmers' credit sales. They have room for two or more makers to sign, each of whom is re-

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WATEROUS WIRE and NAIL WORKS **BRANTFORD**

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TELEPHONE 562

HAMILTON

sponsible for the whole amount, and should therefore keep track of when it is due, where it is payable and the amount. They bear interest if not paid when due.

The Bank of Hamilton supplies the forms free and makes a specialty of collecting Sale Notes.

Drafts

A draft is a written order addressed by one person to another, requiring him to pay on demand, or at a determinable future time, a sum of money to a specified person, or his order, or to the bearer.

Commercial accounts out of town are generally collected by means of drafts. The terms are a matter of agreement with the debtor. If you should sell goods to some one in another town on thirty days' time, you may collect by drawing a draft on him through your Bank. The Bank will get its agent in his town to present it to him; if he is satisfied he will accept it; and if he pays it at maturity your Bank will give you the money, less a small commission. The Bank will supply you with draft forms without charge, and show you how to make them out.

Acceptance of Drafts.

A draft is not binding on the person to whom it is addressed until it has been accepted, any more than an order on a merchant would be until he has accepted it. A draft should be accepted by writing across the face of it the word "accepted," giving the date, stating where it is to be payable, and signing the name underneath.

The person on whom a draft is drawn has two days from the date on which it is presented to him in which to decide whether he will accept or not. The maturity of a draft is calculated in the same way as that of a note, but a draft drawn "at sight" is due three days after date of its acceptance. Three days are not allowed on a draft drawn "on demand," which is payable forthwith.

A qualified acceptance is one in which the effect of the draft as drawn has been varied in express terms. The acceptor has that privilege within certain limits. He may accept making the payment depend on a condition being fulfilled, or he may accept for only part of the amount, or for a different time than was stated in the draft. In all such cases the holder of the draft notifies the drawer and endorsers of the qualified acceptance, and if they do not dissent in a reasonable time they are held to have agreed to the change.

Loans and Discounts.

An allowance from the face value of a note, or a rebate on a bill

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COLORS, WHITE,
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The Buntin Reid Co.,

Wholesale Paper Manufacturers

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TORONTO, CANADA

not due, or the amount paid by way of interest for the advance of money on a draft, or other evidence of debt, is discount.

Banks confine their accommodations mainly to their regular customers. Banks are willing to loan their funds on security to responsible persons within proper limits. This is one of the functions of the banking business, and one of the chief sources of profit. Various laws governing banking compel Banks to refuse what others may take.

A judicious course is to call on your banker before-hand and make known your needs. When you become a borrower you should make a true and fair statement in regard to the paper you propose to offer. Have your discounts entered to your credit in your bank book, and prove all calculations yourself.

Notes or drafts discounted, but not paid, as a rule are not returned to you untill your book is written up, although they are charged to your account at the time they are due. It is best to keep posted on all due dates of notes and ascertain if they were paid. If not paid take them up at once yourself and attend to the matter of adjusting, securing, or renewing them without delay. Past due paper, particularly if unsecured, is looked upon very unfavorably by the banks.

Endorsements

Notes, cheques and drafts are endorsed for the purpose of negotiating them, or for additional security. Endorsing is signing the name across the back. An endorsement must be on the note itself. It must be an endorsement of the whole note and not merely a part of it. If a note is payable to two or more persons, who are not partners, all must endorse. Endorsement in blank is where the name only is written across the back of the note. It makes it negotiable by the bearer. A specific endorsement is one to a particular person as "Pay to A. Brown, or order, John Jones." A. Brown must cash this himself, or endorse it, before anyone else can use it.

A restrictive endorsement is one which prohibits the further negotiation of the note, or merely gives authority to deal with it as thereby directed, as, "Pay A. Brown only," or "Pay Bank of Hamilton or order for deposit to credit of John Jones," or "Pay Bank of Hamilton for collection on account of John Jones."

The endorser in effect guarantees to all subsequent holders (1) That the instrument itself is genuine. (2) That he has a good title. (3) That he and all previous parties to it are competent to contract. (4) That the maker will pay it at maturity. (5) That in case the maker fails to meet it he will pay it himself.

If the note is properly presented and not paid by the maker at maturity, the endorser is entitled to have notice of the fact mailed to his given address if he is to remain liable. This is usually done by a notary in protesting it.

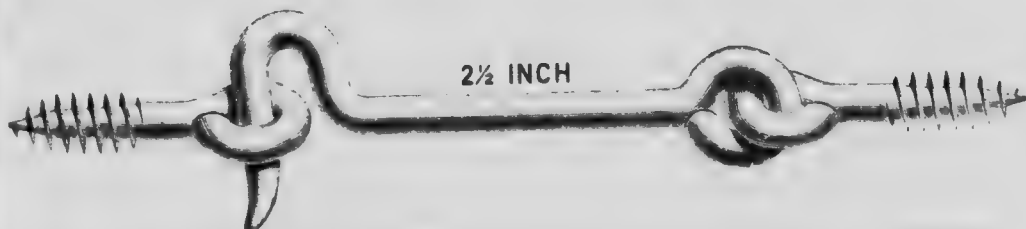


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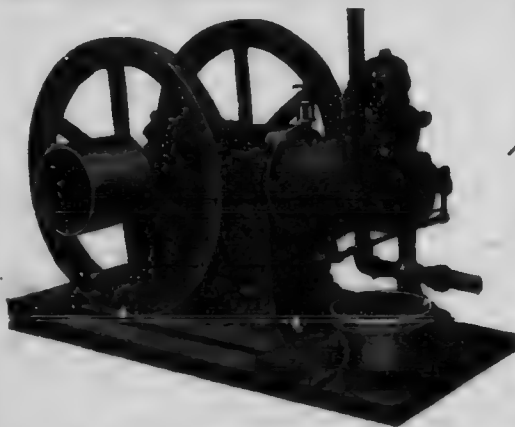
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We not only claim our engines to be the most economically operated engines on the market, but we guarantee them to be such.

They are easily started, cold weather having not the least effect on the starting. Being simple, are a desirable power and the price places them within the reach of all. For use on the farm they have no equal. Write us giving full particulars of the work you wish to do. We guarantee results when particulars are furnished.

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Keeping Track of Notes at Bank.

Always keep track of the date on which your own note falls due at the Bank. Do not allow it to run past, putting the Bank to the trouble and expense of sending you notice. If, for any reason, it is found inconvenient to pay at maturity, go straightway to your banker and frankly tell him your situation. The next best thing to the paying of a note, is the promptness with which it is looked after. Bankers realize the fact that borrowers are liable at times to be disappointed in their plans. Persons who are prompt in caring for their paper, always find it easier to borrow than those who are careless and indifferent. Therefore, if you value a good name, and a sound credit at the Bank, be prompt.

Inquiring for Notes at Bank.

When calling at the bank for your note, always mention the exact day on which it falls due; if the paper belongs to another party, and is held by the bank for collection, then mention also the name of the person to whom it was originally given; if you have received a notice from the bank concerning the note, **take this notice with you**, for it tells the whole story. Banks keep their own notes in one place, and those of their customers in another; they also keep them separated, each date by itself, and can, therefore, find notes more readily if the owners' names and the dates of maturity are given.

Collections and How Made.

The collection department is an important branch of a bank's business and a great convenience to its customers. In it the bank receives notes and drafts payable anywhere, and hands over the money when it collects them. If the note is payable any place in town, it sends the maker notice of the day it will be due and requests prompt payment. It sends out-of-town paper to its agent to be presented for acceptance and payment.

Leave your notes at the bank several days before they fall due in order to allow ample time to notify the makers.

Legal Holidays.

The legal holidays for all the Provinces are, Sundays; New Year's Day; Good Friday; Easter Monday; Victoria Day (24th May); Dominion Day (1st July); Labor Day (the first Monday in September); Christmas Day; the birthday (or the day fixed by proclamation for its celebration) of the reigning Sovereign; any day appointed by proclamation for a public holiday, or for a general fast, or a general Thanksgiving throughout Canada. When any of these dates fall on Sunday, then the following day is observed.

In the Province of Quebec the said days and also the following: The Epiphany (Jan. 6th); the Ascension (moveable); All Saints' Day (Nov. 1st); and Conception Day (Dec. 8th).



SPORTSMAN'S GUNNING OUTFIT, \$20

DESCRIPTION OF GUN—Double-barrelled breech-loading Shot Gun, No. 12 gauge, made by the celebrated European factory of Messrs. Janssen Sons & Co. The barrels are finest superior Damascus figured steel, 30 inches long, left barrel choke bored and right barrel modified; blue butted breech, fitted most carefully; matted extension rib, Greener bolt pattern, Beit top snap action breech, fine back action rebounding locks, Anseen fore end, polished walnut stock, full pistol grip, fine finished sight, barrels beautifully tapered and balanced. Weight $7\frac{1}{4}$ or $7\frac{1}{2}$ lbs.

CONTENTS OF OUTFIT—One gun as above, \$18.50; one jointed gun-clearing rod, 35c.; shell closer, 35c.; powder and shot measure, 10c.; cap extractor, 10c.; shell extractor, 5c.; shell capper, 5c.; one pound best gunpowder, 45c.; 25 loaded smokeless shells, 75c.; 25 empty brass shells, \$1.00; 1 box primers, 45c.; 1 box wads, 20c.; 1 gun cover, 65c. At regular prices the contents of this splendid Gunning Outfit are worth \$23.00. **Our special outfit price is an even \$20.00.**

TERMS—Send us \$5.00 with your order, and pay the balance (\$15.00) to the Express Co. when you receive the outfit.

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STANLEY MILLS & CO., Limited

HAMILTON, ONTARIO



FARMER'S GUNNING OUTFIT, \$10

DESCRIPTION OF GUN—Double-barrelled, breech-loading Shot Gun, No. 12 gauge, Janssen Sons & Co., makers, polished walnut stock, pistol grip, extension rib, imitation Damascus steel barrels 30 inches long, rebounding locks and firing pins, top action breech, best back action locks, steel butt plate. A first rate good farm gun.

CONTENTS OF FARMER'S GUNNING OUTFIT—One double-barrelled Shot Gun as above; one jointed gun-cleaning rod with swabs; 1 cap extractor; 1 shell capper and de-capper; 1 powder and shot measure; 1 tube gun grease; 25 loaded gun shells to fit the gun; and 1 gun cover. A total value of \$12.20. **Our special bargain value for this whole outfit is only \$10.00.**

TERMS—Send us \$3.00 with your order, and pay the balance (\$7.00) to the Express Co. when you receive the outfit.

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2 IN 1 Shoe Polish

HAS MANY IM-
ITATORS. BUT
NO EQUAL

And also in any of the Provinces any day proclaimed by the Lieutenant-Governor of such Province for a holiday, fast, or thanksgiving within the same.

Banks are closed on legal holidays, but not on local and civic holidays. Notes falling due on the above days will legally mature on the next day which is not a holiday.

Protest.

A protest is a legal document drawn by a notary public, giving notice of the non-payment of a note or draft. Whether he received the notice or not, an endorser cannot get out of paying a protested bill. The Bank is therefore compelled to protest an unpaid note to hold the endorser, unless he has signed a waiver. A waiver may be in the following words, written above the endorser's signature, viz.: "For value received, I hereby waive presentment for protest and notice of dishonor, and also guarantee payment of the written note." The charges for protesting vary in the different Provinces, but must be paid. The Bank makes nothing out of them, but merely collects them for the notary.

Forgery.

Forgery is making a false document, note, cheque or draft, with the intention that it shall in any way be used or acted on as genuine. Signing another person's name without authority, or fraudulently altering a draft, note or cheque amounts to forgery. Anyone guilty of forgery is liable to imprisonment for life. It is rightly regarded as one of the worst of crimes, as it strikes at the root of commercial transactions.

How to Remit Money.

Most Banks issue money orders, bank drafts, and sterling bills of exchange. These are really orders drawn on other Banks, and provide the most convenient, safest and cheapest method of remitting money anywhere. Business men generally realize that there is no better way to send money than by a bank draft. A large sum can be sent in a single draft, as well as a small amount. It is absolutely safe and yet negotiable with ease. There is no need to register a letter containing a bank draft. If lost, it could not be cashed by the finder. The receiver is not delayed, as the money to pay it is always waiting at its destination.

Sterling bills of exchange are drafts payable in pounds, shillings and pence, and afford the best medium for sending money to the Old Country.

The books of the Bank or the draft itself is an evidence of the payment made, but a receipt will be furnished on request, with the draft. Small commissions are charged for drafts.

W. H. Gillard & Co.

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Send for handsome illustrated catalogue of premiums given for the coupons contained in Aroma Goods. Our Mail Order Department is a special feature of our business. Prompt shipments executed.

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The largest Butchers'
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Orders promptly
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Letters of Credit and Travellers' Cheques.

Letters of credit are circular letters addressed by a Bank to certain other Banks throughout the world, instructing them to cash the purchaser's draft up to a specified sum at regular commissions. They are largely used by business men.

Travellers' cheques are issued for even amounts, viz.: \$10, \$20, \$50, \$100 and \$200 each. They also call for a definite sum in the kind of money used in the country where they are cashed, whether pounds, francs, marks, roubles, etc. This amount is printed right on the cheque, and no exchange, commission, or charge of any kind is made in the country where they are cashed. They do not cause any trouble about identification, yet are perfectly safe. They may be cashed at hotels and shops on the Continent. These cheques are more convenient and less expensive than any other safe method of carrying funds while travelling abroad.

The Bank of Hamilton furnishes them or letters of credit on favorable terms.

Saving.

Saving money does not indicate a miserly or stingy character, but rather one with self-respect and foresight. Every person should regularly put aside something to provide for the emergencies which are likely to arise in life. It is comparatively easy to accumulate several thousand dollars. It may result in wealth. All that is required is persistence and self denial.

The best way to save is to open a savings account with some strong bank. It is the absolutely safe way as well as simple and convenient. If it should happen that you are unable to keep up your deposits you do not forfeit anything but can have your own again, with interest. The money is always available for an emergency.

Working people will find that it only requires a little careful management and determination, to put away something every time wages are received. When deposited in the Bank they will earn interest day and night, and thus begin to work for you as you worked for them. The result will be that you will soon have a fund sufficient to purchase a comfortable home of your own, or to provide for sickness and old age, or for that "rainy day" which comes when least expected.

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Are now a necessity in all Commercial and Financial Institutions.

Leading banking houses are now equipping all their branches and mostly always select **VISIBLE** writing **UNDERWOODS** and **EMPIRES**, for which we are general agents. Write us for particulars, prices, etc.

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Many persons, especially those whose business is not active, do not care to run a current or checking account. To such it is a source of satisfaction to be able to concentrate their entire banking business into a small savings-bank pass-book. While they are expected to make any withdrawals in person, they like the idea of having every transaction, both depositing and withdrawing, recorded in one pass-book. They find the plan very convenient for reference in fixing dates, in determining amounts, etc. The keeping of business together in such compact form is an advantage which they appreciate more as they become better accustomed to the book.

Points of Interest

I.

A Bank is not obliged to receive deposits from everyone, and may refuse to do so without giving reasons for its action.

II.

An ordinary deposit of cash is blended with the general funds and the depositor cannot expect to receive back any particular coins or bills. He is simply the Bank's creditor for the sum deposited.

III.

Do not use your pass-book in place of a pocketbook as a receptacle for valuable papers. These may be lost through no fault of the Bank's employees, and you will have no claim on the Bank in consequence.

IV.

If the Bank sends you a formal notice that your account is overdrawn, it may not be intended as a dun, but simply as a notification of the fact, so that a comparison of your account with the Bank's may be made, and the matter adjusted.

V.

Keep your money on deposit and pay it out by cheque. In this way you have a record that is an acknowledgement of the payment of the amount, which is a most valuable safeguard against disputes as to amount and date, and there can be no claim of short change or bad money having been received from you.

VI.

As a rule (unless otherwise arranged by you) the money collected for you by your Bank on drafts, notes, etc., left for collection, will be credited to your account. If discounted for you by the Bank they were credited, less the interest, when discounted, and should appear in your pass-book under that date. If left for collection only, the credit entry will ordinarily be made for the amount collected, at the first time after the collection is made, that you leave your pass-book to be written up.

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THAT NATURE DOES NOT REPAIR

Wampole's

Formolid Cream

An Antiseptic Dentifrice (in the form of paste)
for Cleansing and Preserving the TEETH.
A SCIENTIFIC TOILET REQUISITE
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The accumulation of small particles of food between the teeth renders the breath offensive and evolves acids and gases that destroy the enamel and cause decay. **WAMPOLE'S FORMOLID CREAM** rapidly destroys any infectious substances that may exist in the mouth, heals and hardens the gums, removes tartar, sweetens and purifies the breath, and keeps the teeth sound and pearly.

Put up in Collapsible Tubes Which retail at
Twenty-five (25) Cents each.

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CANADIAN AGENTS

Bank Don'ts.

Don't draw a cheque unless you have the money at your credit in the Bank.

Don't test the courage and generosity of your Bank by presenting, or allowing your cheque to be presented for a larger sum than your balance.

Don't draw a cheque and send it to a person out of the city, expecting to make it good before it can possibly get back; very frequently telegraphic advice is asked about cheques.

Don't exchange cheques with anybody; this is called "kit-ing," and is soon discovered by your Bank. It does your friend no good and discredits you.

Don't give your cheque to a stranger. This is an open door to fraud, and if the Bank loses through you it will not feel kindly toward you. When you send your cheques out of the city to pay bills, write the name and residence of your payee, thus: "Pay to John Jones & Co., of Boston." This will put your Bank on its guard if presented at the counter.

Don't cash cheques for strangers, or take cheques as money from anyone you do not feel you can depend upon to make good in case of the cheque not being paid promptly. In any event, make anyone vouching for a cheque, or a person offering one to you, endorse it first. Travelling men can be vouched for by wire or by 'phone so quickly that they need not (nor should they) ask anyone to take risks for them.

Don't commit the folly of supposing that because you trust the Bank with money, the Bank ought to trust you. There are lots of people in the world that you would, and no doubt do trust, but you could not loan them money entrusted to you for safe keeping.

Don't suppose you can behave badly in one Bank and stand well with the others. Remember there is a Clearing House.

Don't think it is unreasonable if your Bank declines to discount an accommodation note. If you want an accommodation note discounted, tell your Bank frankly that it is not, in their definition, a business note.

Don't get angry if your Bank refuses to discount everything you want. They often have information of personal or private nature that makes the favor you ask an impossibility under their rules. It is always safe to ask to know why, but it is not always wise to press them for an answer. However, it is safe to say that you would do as they are doing under the same circumstances.

From "Small Talks About Business," A. E. Rice, Fremont, O.

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And why shouldn't it? With the inspiration success brings, with the finest materials, the most intelligent craftsmen, and the latest approved patents, it would be strange indeed if the GOURLAY were not the best. We want you to see a GOURLAY, or shall we send you catalogue and prices.

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ENGRAVERS,
ETC.

**TORONTO
ENGRAVING
CO., 92 Bay St.,
TORONTO**

ESTABLISHED 1850

The LONDON MUTUAL FIRE INSURANCE CO. of CANADA

Head Office, Toronto, Ont.

Losses paid, \$3,500,000.00
Assets, 31 Dec., 1903, . . 736,796.55

HON. JOHN DRYDEN, President.
GEO. GILLIES, Vice-President.
H. WADDINGTON, Secretary and Managing
Director.
L. LEITCH, Superintendent.
D. WEISMILLER, } Inspectors.
JOHN KILLER, }

General Agents:

HOBSON & Co., Limited, Vancouver.
FRED J. HOLLAND, Winnipeg.
H. BLANCHFORD, Montreal.
L. J. MCGHEE, Halifax.

Patronizing One Bank Only.

People doing a moderate business cannot, as a rule, afford to scatter their business among several banks, especially if they are liable to need accommodations occasionally. When the times are close, more numerous are the demands upon the Bank, and greater the difficulty in obtaining money from them on loans. As between a "full-fledged" customer and a "half-breed," the Bank is supposed to discriminate in favor of the former every time. Then, in seasons of financial stringency (which, at intervals, are sure to come), the man with several banking connections wanders from one Bank to another, only to find himself turned down at all of them. In ordinary cases, therefore, it is advisable for a person to select just one good Bank, and give it his entire patronage.

Being Open and Frank With Bankers.

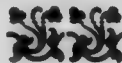
Should you have occasion to call upon your Banker for accommodation in the way of loans, and he asks for a statement of the condition of your affairs, do not hesitate to give it. Give it freely and do not attempt to over-estimate your condition. Do not conceal. Be honest, open and frank, and you will fare better for it.

Bankers Keep Business Private.

All persons doing a legitimate business at a Bank, have a right to expect that their affairs shall be kept strictly private. This being the rule, you should not ask the Banker concerning the deposits of this man, nor the loans of another. A prudent Banker will decline to give you such information. Therefore, if you would have him keep your affairs private, you must expect him to do the same for others.

Danger of Keeping Money Around.

It is a very dangerous practice to keep money about your house, place of business, or upon your person. To the professional thief this presents a temptation too strong to resist. Even life itself affords no barrier to such characters when after money. Loss of money by fire is of frequent occurrence, and there are also other risks to encounter. The care and anxiety of watching and guarding money are annoyances that may be avoided. Better deposit your money in a good, safe bank.





Men's Fur Garments

We have the most select and exclusive line of FUR GARMENTS for men to be found anywhere in America. As a special line we have Muskrat lined overcoats trimmed with wide otter collars and lapels, splendid finish, \$50. Every garment carries our guarantee for quality. Write for catalogue of fur garments for ladies, children and men.

The W. & D. Dineen Co., L'd
Corner Yonge and Temperance Sts., Toronto

YOU WANT a Cream Separator that will last—that will skim efficiently under all conditions—that will not affect the butter fat injuriously as it passes through the bowl—that will run easily—and that will save \$10 per cow every year. In short, you want the

DeLaval

SEVEN STYLES

FREE CATALOG

THE DeLAVAL SEPARATOR CO.

WINNIPEG

77 York St., TORONTO

MONTREAL

BANK OF HAMILTON

Incorporated 1872

Head Office, Hamilton, Ont.

CAPITAL, (PAID UP).....	\$ 2,280,000
RESERVE FUND	2,000,000
TOTAL ASSETS.....	24,700,000

BOARD OF DIRECTORS

HON. WM. GIBSON—PRESIDENT

J. TURNBULL—VICE-PRESIDENT

JOHN PROCTOR GEO. RUTHERFORD

JOHN S. HENDRIE, M. P. P. CYRUS A. BIRGE

J. Turnbull,	.	.	General Manager
H. M. Watson,	.	.	Asst. General Manager
O. S. Clarke,	.	.	Asst. Inspector
H. A. Aylwin,	.	.	Asst. Inspector

Sixty-two Offices Fully Equipped to do a
General Banking Business.

Every Facility for Making Collections Any-
where at Lowest Rates.

Bank Drafts and Sterling Exchange
Bought and Sold.

Savings Departments at all its Branches.

Correspondence Invited.

All Enquiries will Receive Prompt
Attention.

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It's something to spend a Canadian
winter in comfortable, healthily
heated homes.

Pease Economy Hot Water Boilers

Make a home comfortable
and healthy. Use the coal
sparingly. Easily operat-
ed. We manufacture also
the celebrated PEASE
ECONOMY FURNACES and COMBINA-
TION HEATERS. Write for our new booklet.



Pease Foundry Co.

TORONTO

Limited

Branches of the Bank of Hamilton

IN ONTARIO

Atwood	Hamilton, (Head Office)	Orangeville
Beamsville	" (Barton St.)	Owen Sound
Berlin	" (East End.)	Palmerston
Blyth	" (West End)	Port Elgin
Brantford	" (Deering)	Port Rowan
Chesley	Hagersville	Simcoe
Delhi	Jarvis	Southampton
Dundas	Listowel	Teeswater
Dundalk	Lucknow	Toronto
Dunnville	Midland	" (Queen and
Fordwich	Milton	Spadina)
Georgetown	Mitchell	Wingham
Gorrie	Niagara Falls	Wroxeter
Grimaby	Niagara Falls South	

IN MANITOBA AND N. W. T.

Brandon	Minnedosa	Roland
Carman	Miami	Saskatoon
Gladstone	Moose Jaw	Stonewall
Hamiota	Morden	Winnipeg
Indian Head	Pilot Mound	" (Grain Ex')
Manitou	Plum Coulee	Winkler
Melfort		

IN BRITISH COLUMBIA

Kamloops

Vancouver

Correspondents of the Bank of Hamilton

UNITED STATES

NEW YORK—Hanover National Bank
 Fourth National Bank
BOSTON—International Trust Co.
BUFFALO—Marine National Bank
CHICAGO—Continental National Bank
 First National Bank
PITTSBURG—Mellon National Bank.
DETROIT—Old Detroit National Bank
KANSAS CITY—National Bank of Commerce
PHILADELPHIA—Merchants National Bank
SAN FRANCISCO—Crocker-Woolworth
 National Bank
ST. LOUIS—Third National Bank

GREAT BRITAIN

National Provincial Bank of England, Limited

—O—

Collections Made Everywhere
 Correspondence Solicited.



Safes

Suitable for home use

**We carry a full stock of
these useful home vaults
in all sizes.**

No.	high	wide	deep	wht.
1, size outside, 14in.	9 $\frac{1}{2}$	8 $\frac{1}{2}$	7 $\frac{1}{2}$	75lbs.
2 or 3, "	14in.	9 $\frac{1}{2}$	9 $\frac{1}{2}$	85lbs.
4 or 5, "	20in.	13 $\frac{1}{2}$	14 $\frac{1}{2}$	200lbs.
6 or 7, "	24 $\frac{1}{2}$ in.	16	18	300lbs.
8 or 9, "	29in.	21	18 $\frac{1}{2}$	400lbs.

**Price from \$11.00
to \$45.00 Each**

We all have some valuables, keep sakes, jewelry, a will, insurance papers, deeds, abstracts, contracts, etc., that we like to feel are safe. Remember they are not safe in drawers, bookcases, desks, etc. When you can buy absolute security from thieves, fire and water at the low price these vaults are, you cannot afford to be without one. Write for prices.

Rice Lewis & Son

TORONTO

LIMITED



Bank of Hamilton, Vancouver

ADAM CLARK

W. J. CLARK

N. J. CLARK

FRED CLARK

ADAM CLARK

PLUMBING and HEATING

7 Main St. West, - - Hamilton, Ont.

Contractors for Steam and Hot
Water Heating, Hot Blast Appar-
atus, Plumbing and Gas Fitting



Wholesale Dealers in Plumbers'
and Steamfitters' Supplies

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CHADWICK BROS.

BRASS FOUNDERS

Manufacturers of all kinds of Cast and Sheet Metal Goods
Bank and Office Railings. Church Brass Work
Gas, Electric & Combination Lighting Fixtures
Electro Platers Electric Wiring
Estimates Cheerfully Submitted

CHADWICK BROS., 193 KING ST. EAST
HAMILTON

Walper House, Berlin, Ont.

G. O. PHILIP,
PROPRIETOR

HIRST'S PAIN EXTERMINATOR
THE GREATEST PAIN LINIMENT KNOWN

If once tried it becomes a firm
friend and benefactor.

Sold everywhere.

BANK OF HAMILTON

The Bank of Hamilton was established in 1872, under a charter granted by the Dominion Government. In its early years the paid-up capital of the Bank was one million dollars; later, owing to its steady growth and expansion of business, it has been increased from time to time until it is now over two millions, two hundred thousands. The deposits are now about seventeen millions; the total assets, twenty-four millions. The field of the Bank's operations has been gradually widened until it now has a network of branches, 62 in all, extending to the Pacific Coast. The management is enterprising along the safe, prudent lines of banking, and the Bank of Hamilton has enjoyed the confidence of business men and citizens generally, until to-day it is recognized as a substantial and important part of the financial system of Canada.

Progress of Bank of Hamilton in last fifteen years.

Year	No. of Branches	Paid up Capital	S. Pronts & Reserve Funds	Deposits
1888	11	\$1,000,000	\$ 377,840	\$ 2,591,847
1893	15	1,250,000	684,787	5,091,330
1898	23	1,250,000	831,833	7,684,374
1901	38	1,995,750	1,597,001	11,549,904
1902	45	2,000,000	1,699,732	14,184,250
1903	57	2,000,000	1,830,122	15,864,880
1904	62	2,230,000	2,132,080	17,583,149

Our Savings Department.

The exceptional strength of the Bank of Hamilton makes it a favorite with depositors of large amounts, who also appreciate the liberal and courteous treatment which they receive here. At the same time we do not consider it beneath our dignity to accept the custody of small sums. In fact, we believe it is our duty to give people, who can only save small sums, a chance to put them in a place of absolute safety, and thus enjoy the same feeling of security as the owners of large amounts. We therefore encourage people to save, and think we have conferred a benefit on the whole community every time we induce some person to make a start. In this department an account may be opened with one dollar. The depositor of a dollar receives the same considerate, prompt attention as the depositor of thousands.

Do not postpone opening an account because you have only a small sum to deposit—all things must have a beginning, and the little things of yesterday are the big things of to-day.

Hints on Insurance may well occupy a small space in "Hints on Banking."

The **I. O. F.**

Is the strongest financially of all the Fraternal Insurance Organizations. Those who become members in this order do not pay premiums after 70 years of age, and they are relieved from payment of premiums at any time when totally and permanently disabled from work. The Order also grants Old Age Benefits, and many of its members are now in receipt of the same.

It paid to widows and orphans in 1903, \$1,658,108.92.

It paid in sick and funeral benefits in 1903, \$192,163.71.

Increased its assets during the same year by \$1,234,237.27.

Its increase in insurance at risk during the year was only 4.97%.

While its increase in assets was 19.75%.

Comments are unnecessary. For full information address:

ORONHYATEKHA, M. D., J. P.,
SUPREME CHIEF RANGER, I. O. F.

Home Office: Temple Building, Toronto, Canada.

Features of our Savings Department

Sums of \$1 and upwards received.

Interest compounded every year.

No "red tape" or needless formalities.

We allow interest from the start to the finish. If you make your first deposit on the 10th of the month you are allowed interest for the remaining 20 days if it stays in. If you close your account on the 19th of the month you are paid interest up to that very day. Interest is calculated on the minimum monthly balances.

Business is quickly done. Deposits are entered in the pass-book, and no other receipt is required. You do not have to wait several days for an "official receipt" to arrive, to feel safe. In drawing money you do not have to wait for an order from headquarters; you can get it without any delay when you come in.

To get your interest you don't have to send away your pass-book. Here all interest is credited to your account every year without waiting for you to come in. You may have it entered in your book or draw it, any time afterwards.

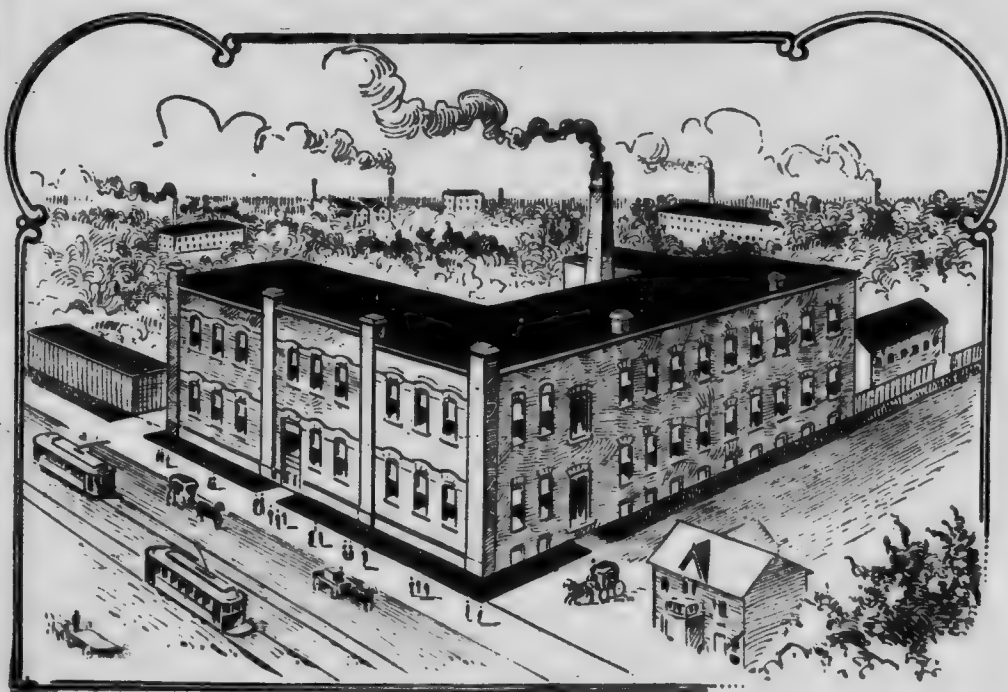
Minors—Children may make deposits and sign their own cheques whenever they can write their own names. They should be encouraged to make an early start. It teaches them the value of money, and being under their own control makes them independent. The boy that learns early to save will develop character and habits likely to prove a blessing later in life. Accounts of children, when so arranged, may be controlled by parents or guardians.

Married Women—Deposits made by a married woman, or a single woman who afterwards marries, are kept as her sole and personal property, and cannot be withdrawn by her husband, nor held liable for his debts.

Lodges and Other Associations may keep accounts in the name of the lodge, and stipulate that several officers' signatures are needed to withdraw funds. Officers may be changed without disturbing the account.

Joint Accounts—We allow accounts to be opened in the name of two persons, but payable to either of them. This is a great convenience in many ways—especially to husband and wife. If the husband is unable to come his wife can do the banking. In case of death of either, the survivor controls the money on deposit, and it would not be necessary to have a will probated or letters of administration granted by the Court in order to withdraw it. The claims of other heirs or the stipulations of a will would not affect the matter. No succession duty would have to be paid to the Government unless it was proved that the deceased had been absolutely entitled to all the money on deposit.

Attorneys—You may appoint any one your attorney to operate your bank accounts for you. The Bank will be glad to supply you with the legal form and fill it out properly for you, if the necessity arises.



OFFICE AND WORKS OF THE
CANADIAN CORUNDUM WHEEL CO.

446-452 East Barton Street
HAMILTON, CANADA



Best equipped plant in Canada. Manufacturers
of EMERY, ADAMITE and CORUNDUM
WHEELS, GRINDING MACHINERY, ETC.

Write for our large illustrated Catalogue and
Price List.

Banking by Mail.

In its Savings Department the Bank of Hamilton receives deposits and permits withdrawals by mail, and many people who cannot make it convenient to call at the Bank in person, do business in this way. They get the combined advantages of a fair rate of interest with the best security.

If you wish to start an account, fill out the attached Deposit Slip, and Signature Card, and send them to us with the cash, by registered mail. You will receive a pass-book and further information by return mail.

One dollar or more received.

Name	Led	No.
Sign Here		
Address		
Occupation		
For Bank of Hamilton		

BANK OF HAMILTON.

SAVINGS DEPARTMENT.

Credit _____

Deposited by _____

of _____ **100** _____

x 1

x 2

x 4

x 6

x 10

x 20

x 50

x 100

Five

Ten

Twelve _____

No. _____

ASSESSMENT SYSTEM

Canadian Order of Foresters

Organized and Incorporated 1879

Head Office - - Brantford, Ont.

Statement December 31st, 1903

MEMBERSHIP, 52,160

Income, 1903	\$ 664,129.31
Expenditure.....	428,794.05
Assets.....	\$1,588,347.09
Liabilities.....	19,495.81
<i>Reserve for payment of DEATH CLAIMS, . . .</i>	<i>\$1,526,967.23</i>

Invested as follows:—

Municipal and School Debentures.....	\$1,176,742.26
Deposits in Chartered Banks.....	160,224.97
Dominion of Canada Stock.....	150,000.00
Loan Company Debentures.....	40,000.00

To those interested in "FRATERNAL INSURANCE" the desirable features of this Society are well worthy of examination.

1. Purely CANADIAN.
2. National in its character.
3. Age limit—18 to 45.
4. Fixed monthly premium. No Death Assessments.
5. Gives \$500, \$1000, \$1500, or \$3000 insurance.
6. Over THREE MILLION DOLLARS paid to the members and their dependents since organization.
7. Careful medical selection. Death rate for 24th year of its history only 5.22 per 1000.
8. Has a larger surplus on hand for each \$1000 risk than any other Society of the kind in Canada.
9. SECURITY OF INVESTMENTS. Not a dollar of Surplus Funds invested outside of Canada.
10. Premiums and interest accruing therefrom used ONLY FOR PAYMENT OF DEATH CLAIMS.

Benefits provided by the C. O. F.

In addition to the Social and Fraternal privileges, the following substantial benefits are provided —

1. A MORTUARY BENEFIT of \$500, \$1000, \$1500, or \$2000 payable to the beneficiary on the death of a member.
 2. A SICK BENEFIT of \$3.00 per week for first two weeks, and \$5.00 per week for the next ten weeks' illness or disability.
 3. A FUNERAL BENEFIT of \$30.00, payable at death towards funeral expenses.
- The Sick and Funeral Benefits are optional and are only for those enrolled in that branch. For further information write

P. O. DRAWER 64

GEO. PAULKNER,
HIGH SECRETARY.

FOR FINE PRINTING
WRITE, 'PHONE, OR WIRE

THE REID PRESS

HAMILTON, CANADA

COLOR WORK

LABELS, SHOW CARDS,
POSTERS, HANGERS,
GUT OUT NOVELTIES,
AND SO FORTH ARE OUR SPECIAL CARE



Our work in fact covers everything in printing, from the first conception to the complete form of any Book, Catalogue, Pamphlet, Circular, Folder, Bill Head, Invitation, Menu, or any thing that can be printed.

DESIGNS



We pride ourselves on our designs. We make the kind that sell your goods, and by-the-way, our ENGRAVING DEPARTMENT is equal to the best. All cuts guaranteed. It will pay you to write us.



*No better or more complete Laundry
anywhere than the*

City Steam Laundry

104 Main W., Ham lton

*Prepared to execute any order from
any distance at prices that are right.
Satisfaction guaranteed.*

W. T. Armour, Treas.

T. Dickson, Sec.

H. Howard, Mgr.

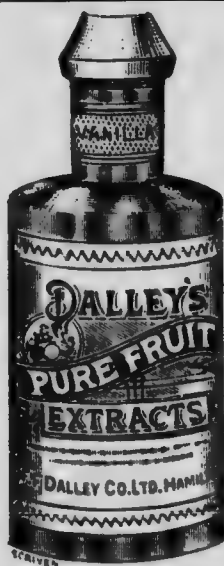
Maple-Leaf Rye Whisky

Matured continuously in wood. See Government Stamp over cork.

ROYAL Canadian Rye Whisky

*A full strength whisky which has no
equal for **SMELLOWNESS** and **PURITY***

ROYAL DISTILLERY, - HAMILTON, ONT.



*Do you want the strongest and
purest Extracts in Canada? If
you do, ask for and take nothing
but "Dalley's Pure Fruit" made
by the oldest and largest manu-
facturers of Extracts in Canada.*

The F. F. DALLEY CO., Limited
HAMILTON

Dundas, the Valley City

Located in Wentworth County, Ontario, will be found hustling, enterprising Dundas. Of easy access both by rail and trolley lines, and with splendid water power, Dundas offers unexcelled facilities and opportunities for manufacturing plants. The town has over 3,000 inhabitants, has good streets, electric lights and contains several large manufacturing plants. Its future is bright, its present prosperous.

The JOHN BERTRAM & SONS CO., LIMITED, is one of the leading manufacturers. This Company's products are machine tools and its territory is not confined to Canada.

The KERR MILLING CO., Merchant Millers, has an up-to-date plant, new machinery, &c. While they have a large local trade, they send heavily into the Maritime Provinces. Their lead, "The Pride of the Valley," is said to be one of the best flours on the market.

S. LENNARD & SONS, proprietors of the Dundas Knitting Mills, reports an encouraging business, with bright prospects for heavy fall trade. Their "Crescent Brand" of ladies' and children's underwear, in cotton, wool, worsted, merino and silk, is a favorite wherever worn.

The MILLS PROPERTIES COMPANY is a corporation that offers unexcelled inducements to new manufacturers. The Company has ground space of 12 acres, on which are well equipped buildings, all in the best of condition, with sprinkler systems and conveniences, any of which can be used for manufacturing purposes of any kind. There are over 100,000 feet of floor space in the buildings. Four stories in height is the main building and white brick was used in the structures. Water power is of the best. Among the companies now using part of the space may be mentioned the Dominion Canister Co., Ontario Felt Co., and Canadian Wool Starch Co., Ltd.

The JOHN FISHER & SON CO., proprietors of Gore Paper Mills, is one of the pioneer concerns of Wentworth County. The company manufacture paper of all kinds, paper bags, twine, &c.

The Doubleuse Mitten Co. Limited

DUNDAS - CANADA

Manufacturers of our PATENT DOUBLEUSE MITTEN that can be worn on either hand, which gives double wear to the consumer by being worn alternately on either hand and which is the most comfortable mit on the market. If you cannot secure these mittens from your jobber, write us for prices and samples.

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BLANK BOOKS

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PRINTERS

We manufacture all our own stock and guarantee **HONEST VALUE** to every purchaser. Write, phone or wire us for quotations on your requirements

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Hamilton, Can.

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WE CAN GIVE YOU BY MAIL A THOROUGH COURSE IN Book-keeping, Shorthand, Commerical Law, Household Science, Agricultural, High School Studies, Advertising, Drawing and other studies.

Our courses are very cheap and are taught with great thoroughness by a staff of experts. No pupil who has completed a course of study with us need have any fear of any examination for which we recommend him. Write for free booklet mentioning studies you are interested in.

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TORONTO. - CANADA Limited

TO GENTLEMEN THAT DESIRE

Fashionable
High-Grade
Up-to-date

Tailored Garments

For the early fall trade I will display an unusually large line of the latest patterns in Woollens, Cheviots, &c., especially selected for the trade. Your attention is called to the fact that we make the price right and the garments correct.

FRANK PARSON, MERCHANT TAILOR . . .
195 KING ST. EAST, HAMILTON

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Manufacturer of **Harness, Trunks
and Leather Goods**

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**Wholesale
Wooden and Willow Ware
Brooms, Brushes
and Grocers' Sundries
HAMILTON AND WINNIPEG**



"OUR MOTTO"

MANUFACTURERS
of HIGH GRADE

Engines Separators

Traction or
Portable
Simple or
Compound

Wind Stackers, Self Feeders
Baggers, Chaffers, Elevators
Weighers, Etc.
Water Tanks and Trucks
Pumps, Hose
Rubber, Leather, and Cotton
Stitched Belting
Brass Goods and Repairs
of all kinds.

Clover Hullers with or without Feeders and Blowers.

Level Tread and Sweep Powers

Plowing Engine Tenders

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Road Making Machinery

Graders, Scrapers, Rock Crushers, Road Rollers, Road Plows,
Moulds for Concrete Drain Tile, &c., &c.

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